RECORDING REQUESTED BY

Escrow No

Order No

When Recorded Mail Document To

Waldemar W. Osinski Krystyna Osinski 15768 Hidden Hill Place Los Gatos, CA 95030 DOC # 0750308
09/08/2009 12.11 PM Deputy: GB
OFFICIAL RECORD
Requested By
POLAM FEDERAL CREDIT UNION

Douglas County - NV Karen Ellison - Recorder

Page 1 Of 1 Fee BK-0909 PG-1514 RPTT 17.00



SUBSTITUTION OF TRUSTEE AND DEED OF TRUST FULL RECONVEYANCE

The undersigned POLAM Federal Credit Union Beneficiary, in and under the provisions of that certain Deed of Trust executed Waldemar W Osinski and Krystyna Osinski, husband and wife as joint tenants as Trustee for POLAM Federal Credit Union Beneficiary, dated on May 27, 2003 and recorded on June 02, 2003 in the office of the Recorder of Douglas County, State of Nevada, in Book 0603, Page 00266, as Instrument No 0578589 of Official Records and, does in accordance with the provisions of said Deed of Trust, hereby give notice of the Substitution and Appointment of POLAM Federal Credit Union in place and instead of Ticor Title Company the Trustee above named, and does hereby vest in said substituted Trustee, all the rights, title, estate, power, duty and trusts conferred by said Deed of Trust upon the Trustee therein named

And whereas the indebtedness secured, to be paid by the Deed of Trust above mentioned, has been fully paid and/or satisfied

NOW THEREFORE, POLAM Federal Credit Union, as substituted Trustee, does hereby GRANT AND RECONVEY unto the parties entitled thereto without warranty, all the estate and interest derived to the said Trustee under said Deed of Trust in the lands therein described, situated in the Douglas County, State of Novada Reference being hereby made specifically to said Deed of Trust and the record thereof for a particular description of said lands

Dated August 11, 2009

STATE OF CALIFORNIA COUNTY OF SAN MATEO

on 8-11-09 before me, TENESA MUNAPSUS.

personally appeared APVILL CHRVOURL who proved to me on the basis of satisfactory evidence to be the person whose name (s) is/se subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/ber/their authorized capacity(is) and that by his/her/their signature (s) on the instrument the person (s) or the entity upon behalf of which the person(s) acted, executed the instrument

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct

WITNESS my hand and official scal

Signature

POLAM Federal Credit Union

By Mark Chrzanowski / CEO

TERESA MLYNARSKI
Commission # 1606339
Notary Public - California
San Mateo County
My Comm Expires Oct 2, 2009



TERESA MLYNARSKI
Commission # 1606339
Notary Public - California
San Mateo County
My Comm Expires Oct 2, 2009